

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Elizabeth Brecht  
 Debtor

Case No. 14-18690-jkf  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 15

Date Rcvd: Mar 13, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 15, 2020.

db +Elizabeth Brecht, 250 Monmouth Terr, West Chester, PA 19380-1149

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: megan.harper@phila.gov Mar 14 2020 03:44:29 City of Philadelphia,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 14 2020 03:43:49

Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Mar 14 2020 03:44:15 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

13414894 E-mail/PDF: resurgentbknofications@resurgent.com Mar 14 2020 03:39:42 Cach, LLC,  
 PO Box 10587, Greenville, SC 29603-0587

13487600 EDI: BL-BECKET.COM Mar 14 2020 07:19:00 Capital One, N.A., c o Becket and Lee LLP,  
 POB 3001, Malvern, PA 19355-0701

13432180 EDI: DISCOVER.COM Mar 14 2020 07:19:00 Discover Bank, DB Servicing Corporation,  
 PO Box 3025, New Albany, OH 43054-3025

13509147 +EDI: ECMC.COM Mar 14 2020 07:18:00 ECMC, PO BOX 16408, St. Paul, MN 55116-0408

14453616 +E-mail/Text: bknotices@sns.com Mar 14 2020 03:44:53

Headlands Residential 2018-RPL1 Owner Trust, C/O SN Servicing Corp., 323 5th Street,  
 Eureka, CA 95501-0305

13414902 EDI: IRS.COM Mar 14 2020 07:19:00 IRS, Atlanta, GA 39901

13494951 EDI: PRA.COM Mar 14 2020 07:18:00 Portfolio Recovery Associates, LLC, POB 41067,  
 Norfolk VA 23541

13422947 EDI: Q3G.COM Mar 14 2020 07:18:00 Quantum3 Group LLC as agent for, Comenity Bank,  
 PO Box 788, Kirkland, WA 98083-0788

13436308 EDI: WFFC.COM Mar 14 2020 07:19:00 Wells Fargo Bank NA, PO Box 10438,  
 Des Moines IA 50306-0438

13456001 EDI: WFFC.COM Mar 14 2020 07:19:00 Wells Fargo Bank, N.A., Home Equity Group,  
 1 Home Campus X2303-01A, Des Moines, IA 50328-0001

13479250 EDI: ECAST.COM Mar 14 2020 07:19:00 eCAST Settlement Corporation, assignee,  
 of Citibank, N.A., POB 29262, New York, NY 10087-9262

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13450195 ##+Jeanne Marie Cella, Esq., Black, Stranick & Cella, P.C., 327 W. Front St.,  
 Media, PA 19063-2340

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 15, 2020

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 12, 2020 at the address(es) listed below:

ANDREW SPIVACK on behalf of Creditor Wells Fargo Bank, N.A. paeb@fedphe.com  
 BRIAN CRAIG NICHOLAS on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a  
 Christiana Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust c/o  
 Selene Finance LP bnicholas@kmlawgroup.com, bkggroup@kmlawgroup.com  
 BRIAN E. CAINE on behalf of Creditor Headlands Residential 2018-RPL1 Owner Trust  
 bcaine@parkermccay.com, BKcourtntices@parkermccay.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

JEANNE MARIE CELLA on behalf of Debtor Elizabeth Brecht paralegal@lawjmc.com,  
pennduke@gmail.com  
JEROME B. BLANK on behalf of Creditor Wells Fargo Bank, N.A. paeb@fedphe.com  
POLLY A. LANGDON on behalf of Trustee FREDERICK L. REIGLE ecfmail@readingch13.com  
REBECCA ANN SOLARZ on behalf of Creditor Headlands Residential 2018-RPL1 Owner Trust  
bkgroup@kmlawgroup.com  
SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

Information to identify the case:					
Debtor 1	<u>Elizabeth Brecht</u>			Social Security number or ITIN	<b>xxx-xx-1685</b>
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2	<u></u>			Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>					
Case number: <b>14-18690-jkf</b>					

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Elizabeth Brecht

3/12/20

**By the court:** Jean K. FitzSimon  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**